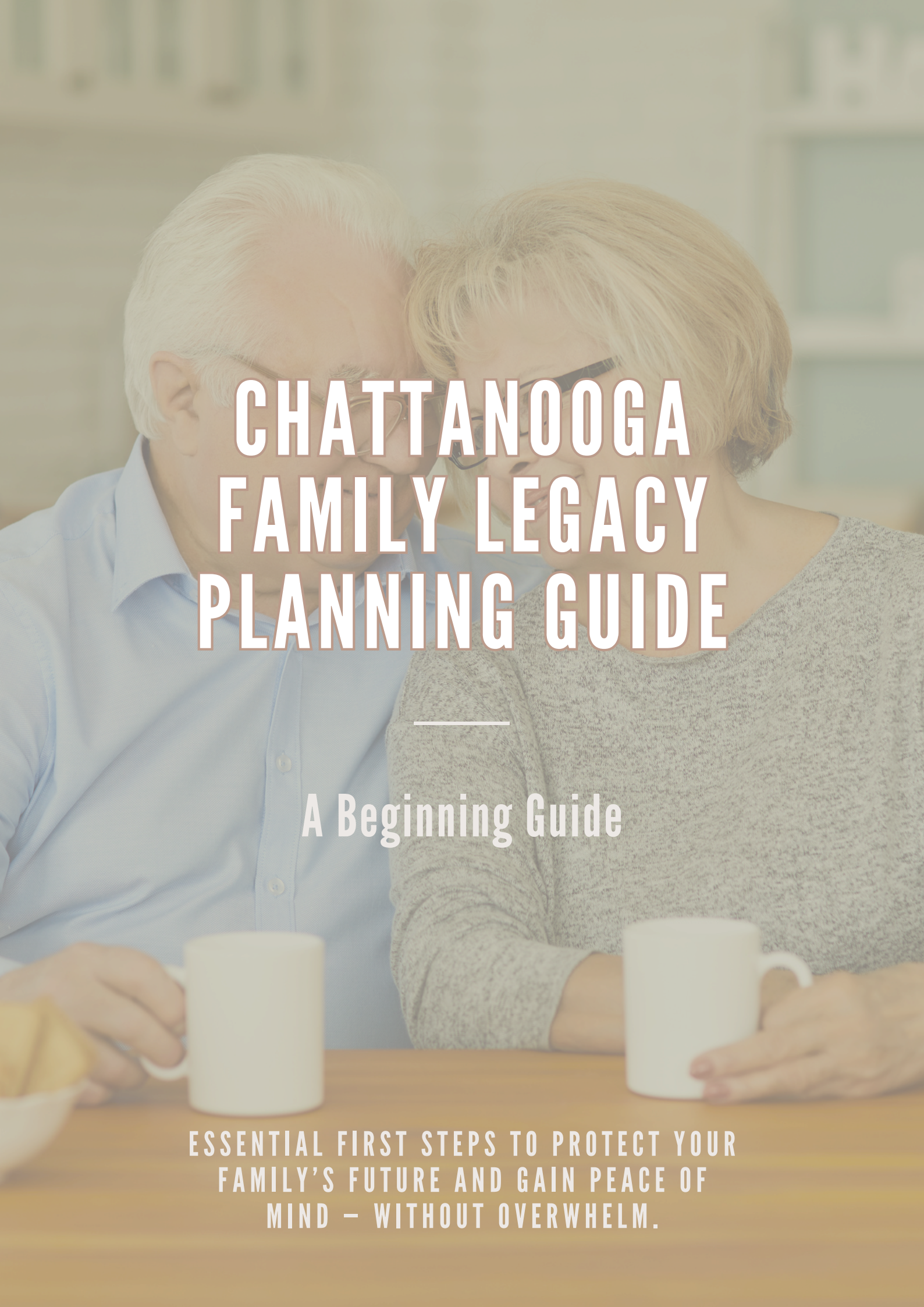


An elderly couple with white hair and glasses are sitting at a wooden table. They are both looking down at something in their hands, possibly a document or a small object. There are two white coffee mugs on the table, one in front of each person. The background is a soft-focus indoor setting.

CHATTANOOGA FAMILY LEGACY PLANNING GUIDE

A Beginning Guide

ESSENTIAL FIRST STEPS TO PROTECT YOUR
FAMILY'S FUTURE AND GAIN PEACE OF
MIND – WITHOUT OVERWHELM.

Why Planning Ahead Matters

Life doesn't always give us a warning — but we can prepare for the unexpected.

Planning ahead is one of the most loving gifts you can give your family. Instead of leaving them with overwhelming decisions during their hardest moments, you can provide clarity, confidence, and direction.

Here's the reality:

- 68% of adults don't have a will
- Families spend 570 hours on average handling unplanned affairs
- 64% of families report lasting tension after an unplanned death



This starting guide will help you take the first steps toward protecting your family.

When you're ready, the complete Final File provides full worksheets, templates, and step-by-step guidance to finish your plan.

**ESSENTIAL
PRE-PLANNING INFO**

Let's Begin...

QUICK CHECKLIST OF ESSENTIALS

Your family will need these core documents in a crisis. Start gathering them now, and make sure at least one trusted person knows where they are located.

Critical Documents

- Will – Directs how your assets are distributed and names guardians for minor children.
- Healthcare Power of Attorney – Appoints someone you trust to make medical decisions if you cannot.
- Financial Power of Attorney – Authorizes someone to handle banking, bills, and financial matters.
- Living Will / Healthcare Directive – Records your medical treatment preferences for end-of-life situations.
- Insurance Policies – Life, health, and burial policies that your family may need to file claims quickly.
- Beneficiary Designations – Retirement accounts and life insurance often override what's in your will. Make sure they are current.

Where to Store Them

- Original documents in a fireproof safe or bank safe deposit box
- Copies with a designated family member or executor
- Digital backups stored securely in encrypted cloud storage
- Password list or password manager to allow access to online accounts and files

The complete Final File includes detailed worksheets to log document locations, attorney-ready templates, and checklists for accounts, policies, and final wishes. With it, you'll have a single, organized resource that makes sure nothing is missed.

FINAL WISHES SNAPSHOT

Don't leave your family guessing about your preferences. Use this page to capture the basics:

BURIAL OR CREMATION

☐ Traditional Burial

☐ Green Burial

☐ Traditional Cremation

☐ Green Cremation

SERVICE TYPE

☐ Religious Service

☐ Memorial Service

☐ Celebration of Life

☐ No formal service

NOTES:

The full Final File includes detailed service planning: music, readings, obituary notes, pallbearer requests, and donation preferences.



THE HIDDEN DANGERS OF DYING WITHOUT A WILL

Why Creating a Will Is One of the Most Important Things You Can Do for Your Loved Ones

When someone dies without a will—known legally as “dying intestate”—their assets, belongings, and even the care of minor children are left to be decided by the state. While it may seem like the law will “just figure it out,” the truth is that dying without a will can create confusion, conflict, and costly delays for the people you care about most.

What Happens If You Die Without a Will?

The State Decides Who Inherits

Without a will, your estate will be distributed based on state laws—not your personal wishes. These laws follow a rigid formula that prioritizes certain family members, which may not reflect your actual relationships.

For example, unmarried partners, stepchildren, close friends, or charities you support may receive nothing.

Family Disputes Often Arise

When there is no clear direction, loved ones are left to guess your intentions. This can lead to arguments, resentment, and even legal battles—putting emotional strain on your family during an already difficult time.

Minor Children Could Be Placed with the Wrong Guardian

If you have young children and no will naming a legal guardian, the court decides who will raise them. This decision may not align with your values, beliefs, or wishes—and your children could be placed with someone you never intended.

The Probate Process Becomes Slower and More Expensive

Dying intestate means your estate must go through a lengthy probate process without a designated executor. This increases legal fees, court involvement, and the time it takes for your loved ones to receive any inheritance.

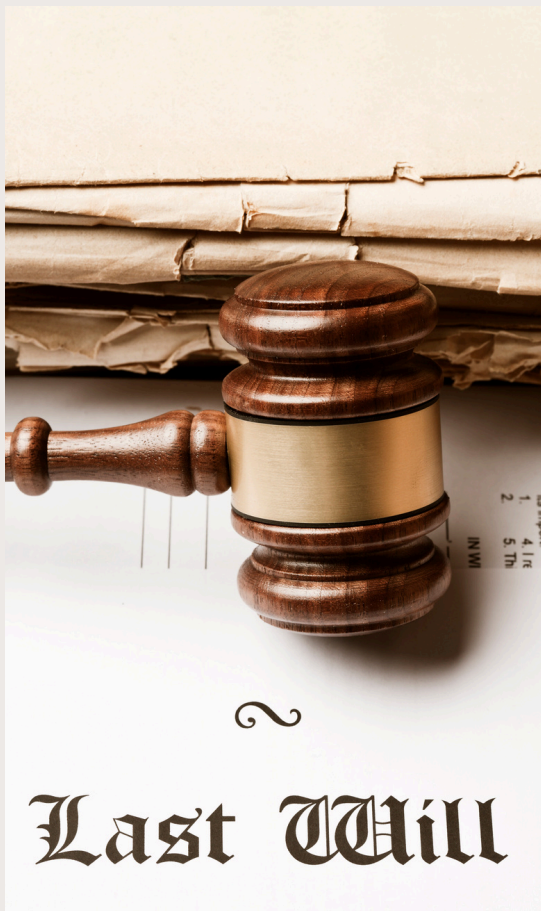
Your Wishes Remain Unknown

Whether it's passing on a family heirloom, supporting a cause you care about, or ensuring your pet is taken care of, your voice is lost without a will. The legacy you hoped to leave behind could be forgotten or overlooked.

Take Control—Create a Will Today

Writing a will isn't just about who gets what—it's about protecting your family, preserving your legacy, and ensuring your final wishes are honored. It's a simple act that brings clarity, peace of mind, and lasting impact.

If you don't yet have a will, now is the time to take action. Your loved ones deserve clear guidance and protection from unnecessary hardship. A little planning now can spare them a world of uncertainty later.



WHAT TO KNOW IF YOU HAVEN'T CHOSEN A CHATTANOOGA FUNERAL HOME YET

Smart tips for finding the right provider before you need one

Choosing a Chattanooga funeral home is one of the most personal and important decisions you can make when planning ahead—but it's also one of the most commonly delayed. Many people avoid the topic entirely, only to leave their family scrambling in a time of grief. If you haven't chosen a funeral home yet, you're not alone—but now is the right time to start.

Why It Matters

Without a plan in place, your loved ones will be left to make rushed decisions during an emotionally overwhelming time. Choosing a funeral home in advance removes uncertainty, avoids unnecessary stress, and ensures your wishes are honored—both emotionally and financially.

What to Look for in a Chattanooga Funeral Home

Reputation in the Community

Start by asking friends, neighbors, or clergy for recommendations. Look at online reviews, but pay close attention to how the staff treats families—not just the facilities or prices.

Location and Accessibility

Choose a provider that's convenient for your family, especially if loved ones live nearby or will be traveling in. Consider parking, accessibility, and proximity to cemeteries or churches, if applicable.

Range of Services Offered

Some homes offer full traditional funerals, cremation, memorial services, and even grief support. Make sure their services match your preferences—and that they're upfront about what's included.

Pricing Transparency

Any reputable Chattanooga funeral home will provide a detailed general price list (GPL) upon request. Compare a few options to see what fits your budget, and avoid providers that pressure you or obscure pricing.

Staff Professionalism and Compassion

The right funeral home will treat you with dignity, patience, and respect. Even during an initial consultation, you should feel heard—not sold to.



Preplanning Options

Ask if they offer preplanning services or payment options. This can lock in today's prices, spare your family financial decisions later, and ensure your final wishes are documented.

Take the First Step Now

You don't need to make every decision today—but identifying a trusted provider is a powerful step toward peace of mind. It's not about expecting the worst—it's about being prepared for your family's sake.

Planning ahead isn't morbid—it's a gift of clarity, comfort, and care.

**ESSENTIAL CHATTANOOGA FUNERAL
HOME QUESTIONS**

Need help choosing a Chattanooga funeral home? Fill out our quick form and we'll connect you with trusted providers.

DIGITAL LEGACY BASICS

Your online accounts don't disappear when you're gone. Without a plan, they can become inaccessible — or vulnerable to fraud.

Start here:

- List your primary email account(s) and password storage location.
- Record your main social media accounts (Facebook, Instagram, LinkedIn, etc.).
- Create a secure master password list (or use a password manager).

NOTES:

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The full Final File provides detailed worksheets for email, cloud storage, subscriptions, and social media, plus security recommendations to protect your digital life.

HEALTHCARE PLANNING SNAPSHOT

Medical emergencies require immediate decisions. If you're unable to speak for yourself, who will make those decisions for you?

A Medical Power of Attorney (MPOA) lets you appoint a trusted person to act on your behalf. This ensures:

- Your care aligns with your values and wishes
- Family conflict is reduced
- Doctors can act without delay

Choosing the right agent isn't just about naming someone — it's about selecting a person who understands your values and can advocate confidently on your behalf. For many families, the absence of clear direction leads to confusion, disagreements, and guilt. An MPOA removes that uncertainty by giving one trusted person the authority to make choices in real time.

It's important to have a conversation with your chosen agent before an emergency arises. Let them know how you feel about life support, organ donation, and pain management. These conversations, while sometimes difficult, are gifts of clarity that prevent your loved ones from guessing about what you would want during a crisis.

Choose Your Healthcare Agent:

Primary Agent:

Backup Agent:

The full Final File includes advanced directives, pain management preferences, and organ donation worksheets.

TAKE THE NEXT STEP

This starter guide has helped you begin the journey — but it's only the first step.

With the complete Final File, you'll receive:

- Comprehensive financial worksheets (accounts, debts, insurance, utilities)
- Detailed funeral service planner (music, readings, obituary notes, pallbearers, donations)
- Digital footprint tracking for every account and subscription
- Healthcare directive forms and living will prompts
- A 30-day action plan and yearly review checklist



CLAIM THE CHATTANOOGA
FAMILY DISCOUNT

You've started the journey — now finish it.

This starting guide opened the door, but **The Final File** holds the complete plan—financial worksheets, service details, legal tools, and more.

For a limited time, Chattanooga families can get it for just \$9.97 (regularly \$24.95—nearly 60% off). Don't wait—secure peace of mind and protection for your loved ones today.

PEACE OF MIND BEGINS HERE.

**FINISH YOUR PLAN WITH
THE FINAL FILE**

WWW.FUNERALPLANNINGCHATTANOOGA.COM